WHAT IS CLAIMED IS:

1.     A method for processing a user inquiry, the method comprising:

receiving a user inquiry;

sending a first request for user information to a first database;

providing the user information from the first database;

selecting a first agent, the first agent having a desirable set of skills and being available;

sending the user information to the selected first agent with a first web browser; and

sending the user inquiry to the selected first agent in response to a first signal indicative of a first consent from the selected first agent within a predetermined period of time.

2.     The method of claim 1 wherein the selecting a first agent comprises:

detecting an amount of information traffic to an agent location; and

if the detected amount of information traffic reaches or exceeds a predetermined traffic level, avoiding choosing any agent from the agent location as the first agent.

3.     The method of claim 1, and further comprising:

processing the user information with the first web browser by the selected first agent.

4.     The method of claim 1, and further comprising:

in response to a lack of the first signal indicative of the first consent within the predetermined period of time,

selecting a second agent, the second agent having the desirable set of skills and being available; and

sending the user information to the selected second agent with a second web browser.

5.     The method of claim 4, and further comprising:

setting a status of the selected first agent to "unavailable" in response to the first signal indicative of the first consent from the selected first agent within the predetermined period of time.

1         6.      The method of claim 5 wherein the sending the user information to the

2 selected first agent with a first web browser comprises retrieving the user information from

3 the first database by a HTML page.

1         7.      The method of claim 4 wherein the user inquiry is at least one selected

2 from a group consisting of a user phone inquiry and a user message inquiry.

1         8.      The method of claim 7 wherein the user message is initiated by a user.

1         9.      The method of claim 7 wherein the user message is initiated by a

2 contact center.

1        10.      The method of claim 4, and further comprising:

2            in response to the lack of the first signal indicative of the first consent from the

3 selected first agent within the predetermined period of time,

4                setting the status of the selected first agent to "break;" and

5                sending a first notification to the selected first agent, the first notification

6        indicative of selecting the second agent.

1        11.      The method of claim 4, and further comprising:

2            in response to the first signal indicative of the first consent from the selected

3 first agent within the predetermined period of time,

4                providing a first communication channel between a user and the selected

5        first agent;

6                disconnecting the first communication channel between the user and the

7        selected first agent; and

8                setting the status of the selected first agent to "available."

1        12.      The method of claim 11 wherein the providing a first communication

2 channel further comprises:

3                setting a status of a third agent to "unavailable;"

4                conducting a conference between at least two of the user, the selected first

5 agent and the third agent; and

6                setting the status of the third agent to "available."

1            13.     The method of claim 12 wherein the conducting a conference

2  comprises:

3            providing a second communication channel between the selected first agent

4            and the third agent; and

5            wherein the second communication channel different from the first

6            communication channel.

1            14.     The method of claim 13 wherein the first communication channel is a

2  telephone channel, and the second communication channel is a message channel.

1            15.     The method of claim 1 wherein the selecting a first agent comprises:

2            accessing a second database, the second database storing a plurality of sets of

3  skills for a plurality of agents respectively.

1            16.     A method for processing a user inquiry, the method comprising:

2            receiving user information from a first database, the user information

3  associated with a request;

4            processing the user information with a web browser;

5            sending a first signal indicative of a first consent within a predetermined

6  period of time in response to the user information; and

7            receiving a user inquiry in response to the first signal indicative of the first

8  consent.

1            17.     The method of claim 16 wherein the receiving user information from a

2  first database comprises retrieving the user information from the first database by a HTML

3  page.

1            18.     The method of claim 16 wherein the user inquiry is at least one

2  selected from a group consisting of a user phone inquiry and a user message inquiry.

1            19.     The method of claim 18 wherein the user message is initiated by a

2  user.

1            20.     The method of claim 18 wherein the user message is initiated by a

2  contact center.

1          21.     The method of claim 16, and further comprising:

2          communicating with a user over a first communication channel; and

3          sending information associated with the communicating with the user to the

4 first database.

1          22.     The method of claim 21, and further comprising:

2          communicating with another agent over a second communication channel.

1          23.     The method of claim 22 wherein the second communication channel is

2 different from the first communication channel.

1          24.     The method of claim 23 wherein the first communication channel is a

2 telephone channel, and the second communication channel is a message channel.

1          25.     A system for processing a user inquiry, the system comprising:

2          a user interface system to receive a user inquiry and to request user

3 information associated with the user inquiry;

4          a first database to store and provide information associated with at least the

5 user inquiry;

6          a second database to store information relating to a plurality of agents, the

7 information relating to the plurality of agents including a plurality of sets of skills

8 corresponding to the plurality of agents respectively;

9          an agent allocation system to identify a first agent having a desirable set of

10 skills and being available based on at least the information relating to the plurality of agents;

11 and

12          an agent interface system for the first agent configured to

13             receive the user information with a web browser; and

14             send a first signal indicative of a first consent from the first agent in

15       response to at least the user information.

1          26.     The system of claim 25 wherein the user interface system and the agent

2 interface system provide a communication channel between a user and the first agent in

3 response to the first signal indicative of the first consent from the first agent.

1        27.     The system of claim 26 wherein the agent interface system sends

2   inquiry information relating to a communication between the user and the first agent over the

3   communication channel.

1        28.     The system of claim 27 wherein the first database provides the inquiry

2   information to the agent interface system.

1        29.     The system of claim 25 wherein the user inquiry is at least one selected

2   from a group consisting of a user phone inquiry and a user message inquiry.

1        30.     The system of claim 29 wherein the user message is initiated by a user.

1        31.     The system of claim 29 wherein the user message is initiated by the

2   user interface system.